

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ANDREW W. YAVORKA  
BARBARA C. YAVORKA  
Debtor(s)

Case No. 18-22661GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2018.
- 2) The plan was confirmed on 08/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/14/2019, 04/01/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/14/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,278.21.
- 10) Amount of unsecured claims discharged without full payment: \$164,441.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$204,000.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$204,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$5,170.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$9,295.59  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,465.59**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	9,566.00	9,232.61	9,232.61	9,232.61	455.17
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	9,743.00	9,743.32	9,743.32	591.99	0.00
CAPITAL ONE**	Unsecured	1,000.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	4,771.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	7,038.00	7,038.20	7,038.20	427.63	0.00
COUNTRY DOOR	Unsecured	276.00	204.82	204.82	12.44	0.00
CREDIT FIRST NA*	Unsecured	1,132.00	1,132.23	1,132.23	68.79	0.00
DISCOVER BANK(*)	Secured	8,878.00	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	8,678.68	8,678.68	527.31	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	335.05	335.05	20.36	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	101,638.00	99,869.92	0.00	57,890.64	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	0.00	499.82	499.82	499.82	0.00
FOX HILLS CASH	Unsecured	300.00	NA	NA	0.00	0.00
FRONTLINE ASSET STRATEGIES LLC	Unsecured	700.00	NA	NA	0.00	0.00
FRONTLINE ASSET STRATEGIES LLC	Unsecured	500.00	NA	NA	0.00	0.00
GREAT PLAINS LENDING	Unsecured	1,953.00	NA	NA	0.00	0.00
GREAT PLAINS LENDING	Unsecured	1,776.00	NA	NA	0.00	0.00
GREAT PLAINS LENDING	Unsecured	1,000.00	NA	NA	0.00	0.00
HAMPTON TOWNSHIP (R/E TAX)	Secured	NA	3.51	0.00	0.00	0.00
HAMPTON TOWNSHIP (R/E TAX)	Secured	NA	0.35	0.35	0.35	0.00
INTERNAL REVENUE SERVICE*	Priority	35,043.23	18,122.16	18,122.16	18,122.16	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	16,862.81	16,862.81	1,024.56	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	823.00	1,263.12	1,263.12	76.75	0.00
MASSEY'S SHOES	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,653.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,118.00	1,118.13	1,118.13	67.94	0.00
MIDLAND FUNDING LLC	Unsecured	812.00	812.35	812.35	49.36	0.00
MIDLAND FUNDING LLC	Unsecured	264.00	391.72	391.72	23.80	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	10,958.00	10,957.58	10,957.58	665.77	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	12,258.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	11,204.00	11,545.86	11,545.86	701.52	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA STATE EMPLOYEES CU/PSECU	Unsecured	10,794.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	10,611.00	9,132.45	9,132.45	554.88	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	10,249.00	10,031.38	10,031.38	609.50	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	9,909.00	9,967.48	9,967.48	605.61	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	9,679.00	9,331.57	9,331.57	566.98	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	2,749.00	2,749.52	2,749.52	167.06	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	186.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	0.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	91,244.81	104,850.96	52,947.39	52,947.39	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	0.00	42,352.41	42,352.41	42,352.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	847.00	847.48	847.48	51.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	13,763.00	13,763.27	13,763.27	836.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,877.00	1,877.11	1,877.11	114.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,282.00	1,281.99	1,281.99	77.89	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	959.00	959.47	959.47	58.30	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	667.00	667.44	667.44	40.55	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	438.00	438.99	438.99	26.67	0.00
SYNCHRONY BANK	Unsecured	1,573.00	1,093.03	1,093.03	66.41	0.00
SYNCHRONY BANK	Unsecured	1,959.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WHITE HILLS CASH	Unsecured	400.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$52,947.39	\$110,838.03	\$0.00
Mortgage Arrearage	\$42,852.23	\$42,852.23	\$0.00
Debt Secured by Vehicle	\$9,232.61	\$9,232.61	\$455.17
All Other Secured	\$0.35	\$0.35	\$0.00
<b>TOTAL SECURED:</b>	<b>\$105,032.58</b>	<b>\$162,923.22</b>	<b>\$455.17</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,122.16	\$18,122.16	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18,122.16</b>	<b>\$18,122.16</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$132,225.05</b>	<b>\$8,033.86</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$14,465.59</u>
Disbursements to Creditors	<u>\$189,534.41</u>

**TOTAL DISBURSEMENTS :** **\$204,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.